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Mailing Date: December 10, 2004

Attorney Docket No. 53588-0025

Serial No.: 09/442,106

Inventors: John Philip PETITTI

Title: METHOD AND SYSTEM FOR DETECTING FRAUD IN A CREDIT CARD TRANSACTION OVER A COMPUTER NETWORK

Attorney: JDH/ds
First-Class Mail

Documents enclosed:

- 1) Return Receipt Postcard
- 2) Information Disclosure Statement (2 pages)
- 3) Check in the amount of \$180.00
- 4) Form PTO-1449 (3 pages) + duplicate copy
- 5) Copies of twenty-seven (27) cited references

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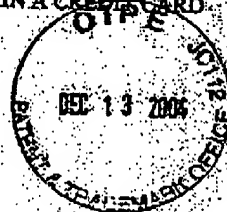
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Attorney Docket No. 53588-0025

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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In re Application of : Confirmation No.: 5428
John Philip PETTITT :
Serial No.: 09/442,106 : Group Art Unit: 3625
Filed: November 17, 1999 : Examiner: Yogesh C. Garg
For: METHOD AND SYSTEM FOR DETECTING FRAUD IN A CREDIT CARD
TRANSACTION OVER A COMPUTER NETWORK

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

Enclosed is a copy of Information Disclosure Citation Form PTO-1449 together with copies of the documents cited on that form. It is respectfully requested that the cited documents be considered and that the enclosed Information Disclosure Citation Form PTO-1449 be initialed by the Examiner to indicate such consideration and a copy thereof returned to applicants.

Pursuant to 37 C.F.R. § 1.97, the submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made and is not to be construed as an admission that the information cited in this statement is material to patentability.

This application is currently under appeal. Hence, pursuant to 37 C.F.R. § 1.97, this Information Disclosure Statement is being submitted under 37 C.F.R. §1.97(c). A check for \$180.00 for the fee under 37 C.F.R. §1.17(p) for submission of the Information Disclosure Statement is enclosed.

Attorney Docket No. 53588-0025

Throughout the pendency of this application, please charge any additional fees, including any required extension of time fees, and credit all overpayments to deposit account 50-1302.

Respectfully submitted,

HICKMAN PALERMO TRUONG & BECKER LLP

Dated: 12/7/04

John D. Henkhaus
John D. Henkhaus
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I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail with sufficient postage in an envelope addressed to Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on

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Darci Sakamoto

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INFORMATION DISCLOSURE CITATION IN AN APPLICATION (PTO-1449)				ATTY. DOCKET NO. 53588-0025		SERIAL NO. 09/442,106	
				APPLICANT: John P. Pettitt			
				FILING DATE: November 17, 1999		GROUP: 3625	
U.S. PATENT DOCUMENTS							
Exam. Initial*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	
		Number	Kind Code ² (If known)				
		4,893,330		Franco	01-09-1990		
		5,291,550		Levy et al.	03-01-1994		
		5,335,265		Cooper et al.	08-02-1994		
		5,790,645		Fawcett et al.	08-04-1998		
		5,805,686		Moller et al.	09-08-1998		
		5,875,236		Jankowitz et al.	02-23-1999		
		5,884,289		Anderson et al.	03-16-1999		

FOREIGN PATENT DOCUMENTS								
Exam. Initial*	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Office ³	Number ⁴	Kind Code ⁵ (If known)				
	A	WO	96/31043		Peel et al.	10-03-1996		

OTHER ART - NO PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	Translation ²
		Alfuraih, S., et al. "Using Trusted Email to Prevent Credit Card Frauds in Multimedia Products", World Wide Web Internet and Web Information Systems, 5, 2002, pages 245-256.	
		Allen, S., "Credit Card Fraudsters? SWAT Them!", On the Line (March/April 1997) page 32.	

Examiner Signature		Date Considered	
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Unique citation designation number. ²See attached Kinds of U.S. Patent Documents. ³Enter Office that issued the document, by the two-letter code (WIPO Standard 5.3). ⁴For Japanese patent documents, the indication of the year of reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.

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Substitute for Form 1449A/PTO (Modified) (use as many sheets as necessary)		ATTY. DOCKET NO. 53588-0025	SERIAL NO. 09/442,106
		APPLICANT: John P. Pettitt	
		FILING DATE: November 17, 1999	
OTHER ART - NO PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	Translation ²
		"An e*guide to Cyberfraud", ClearCommerce Corporation, 1999, pages 1-9.	
		"ATACSTM: How ATACS Works", Bedford Associates, Inc., 1996.	
		Cunningham, J. Lawrence, "Cutting cell fraud frequency", Security Management, October 1996, pages 42-46, Vol. 40, No. 10.	
		"CyberSource® Advanced Fraud Screen Enhanced by Visa®, Implementation Guide", CyberSource Corporation, July 2004, 112 pages.	
		"CyberSource Corporation, Fraud Control System", CyberSource Corporation, 1996, archived at http://web.archive.org/web/19970110062645/http://1/cybersource.com/products/fcs.html .	
		"Frequently Asked Questions", CyberSource Corporation, 1997, archived at http://web.archive.org/web/19971021082803/http://www.cybersource.com/faq/danger.htm .	
		"Merchant Internet Commerce Services", CyberSource Corporation, 1997, archived at http://web.archive.org/web/19971021082508/www.cybersource.com/service/ivs.htm .	
		Declaration of Donna Tucker, filed in <i>In re</i> Patent Application of: John P. Pettitt, executed on October 8, 2004 (2 pages).	
		Fawcett, T. et al, "Adaptive Fraud Detection", Data Mining and Knowledge Discovery (to appear, 1-28, 1997), Kluwer Academic Publishers, pages 1-29.	
		Fawcett, T. et al., "Adaptive Fraud Detection", Data Mining and Knowledge Discovery 1, 1997, pages 291-316.	
		Fawcett, T. et al., "Combining Data Mining and Machine Learning for Effective User Profiling", Proceedings of the Second International Conference on Knowledge Discovery and Data Mining", KDD-96, AAAI Press, 1996, pages 8-13.	
Examiner Signature		Date Considered	

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